

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lynn C. Schadle  
Diane A. Schadle  
Debtors

Case No. 23-02165-HWV  
Chapter 7

District/off: 0314-1  
Date Rcvd: Dec 29, 2023

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Lynn C. Schadle, Diane A. Schadle, PO Box 214, Gratz, PA 17030-0214
5567857	+ AG Adjustments, PO Box 9090, Melville, NY 11747-9090
5567856	+ Accu-Finish Carpentry, 520 Elm Road, Shamokin, PA 17872-9604
5567859	+ Archibald Landscape Design, 5999 Union Deposit, Harrisburg, PA 17111-4745
5567860	#+ Barley Snyder, Attn: Matthew Brushwood, Esq., 50 North Fifth Street, 2nd Floor, Reading, PA 19601-3417
5567861	+ Barr Credit Services, 3444 N Country Club Rd Ste 200, Tucson, AZ 85716-0815
5567863	+ Byler and Winkle, P.C., 363 West Roseville Road, Lancaster, PA 17601-3145
5567867	+ Eastern Alliance Insurance Group, 25 Race Ave, Lancaster, PA 17603-3179
5567870	Gehman Accounting, 180 Ditter Avenue, New Holland, PA 17557
5567871	Hanover Engineering Associates, Inc, 1438 W. Main Street, Ste. E, Ephrata, PA 17522-1364
5567872	+ Heim's Disposal Service Inc., 3760 State Route 225, Dornsife, PA 17823-7254
5567873	Home Depot Credit Services, Dept 32-2142471105, P.O. Box 70614, Philadelphia, PA 19176-0614
5567874	+ Homeline Electric, LLC, 1661 N. River Road, Halifax, PA 17032-8916
5570320	+ Jeffrey C Clark Esq, Wix Wenger & Weidner, 508 N Second St, Harrisburg PA 17101-1061
5567876	+ John H. Myers & Sons, Inc., 2200 Monroe Street, York, PA 17404-5556
5567877	Lackawanna National Insurance Co., PO Box 270, Wilkes Barre, PA 18703-0270
5567878	+ Lancaster County Kitchens, 2301 Fowler Hollow Road, Blain, PA 17006-6263
5567880	+ Melvin Petersheim, Jr., Rising Sun Exteriors LLC, 568 Yuts Road, Gratz, PA 17030-9782
5567881	+ Mid Penn Bank, 2407 Park Drive, Harrisburg, PA 17110-9303
5567882	+ Mid-Atlantic Timberframes, LLC, 34 S Vintage Road, Paradise, PA 17562-9618
5567884	+ North Forge Home Heating, Inc., 1865 Horseshoe Pike, Annville, PA 17003-8831
5567889	Pete Brubaker HVAC LLC, 1671 Deodate Rd, Elizabethtown, PA 17022-9032
5567890	+ Ready & Able Plumbing, fdba David LeRoy Plumbing, 643 Old York Road, Etters, PA 17319-8819
5567891	+ Rising Sun Exteriors LLC, 568 Yuts Road, Gratz, PA 17030-9782
5567892	+ Schiffman, Sheridan & Brown, Attn: Steven J. Schiffman, Esq., 2080 Linglestown Road, Suite 201, Harrisburg, PA 17110-9670
5567893	+ Sheetz Electrical, Inc., 1711 Potato Valley Road, Harrisburg, PA 17112-9217
5567895	#+ Sherwin Williams Co., Accounts Receivable, 4919 Jonestown Road, Harrisburg, PA 17109-1756
5567898	#+ The Nittany Group, LLC, Attn: Patrick J. Miller, Esq., 169 Gerald Street, State College, PA 16801-7462
5567899	+ Thomas Kaiser Painting, 102 E. Front Street, Palmyra, PA 17078-1314
5567900	+ Valley Waste Solutions, Inc., PO Box 67, Tower City, PA 17980-0067
5567902	# Wix Wenger & Weidner, Attn: Jeffrey C. Clark, Esq., P.O. Box 845, Harrisburg, PA 17108-0845
5567903	+ Your Building Centers, Inc., P.O. Box 1230, 2607 Beale Avenue, Altoona, PA 16601-1909

TOTAL: 32

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5567858	+ Email/PDF: bncnotices@becket-lee.com	Dec 29 2023 19:14:49	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
5567862	Email/Text: litigation@brownandjoseph.com	Dec 29 2023 18:45:00	Brown & Joseph, LLC, One Pierce Place, Suite 700W, Itasca, IL 60143

5567864	+ EDI: CAPITALONE.COM	Dec 29 2023 23:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5567865	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 29 2023 18:52:34	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5567866	^ MEBN	Dec 29 2023 18:41:41	DigniFi, Attn: Bankruptcy, Po Box 576, Bellevue, WA 98009-0576
5567868	+ EDI: AMINFOFP.COM	Dec 29 2023 23:44:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5567869	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 29 2023 18:45:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5567875	EDI: IRS.COM	Dec 29 2023 23:44:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5567879	EDI: SYNC	Dec 29 2023 23:44:00	Lowes Business Acct/SYNCB, P.O. Box 669824, Dallas, TX 75266-0781
5567883	+ Email/Text: Bankruptcies@nragroup.com	Dec 29 2023 18:45:00	National Recovery Agency, Attn: Bankruptcy, 2491 Paxton St, Harrisburg, PA 17111-1036
5585420	+ Email/Text: ecfbnc@aldridgeppte.com	Dec 29 2023 18:45:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, C/O Wendy Locke, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
5567885	+ Email/Text: bkfilings@zwickerpc.com	Dec 29 2023 18:45:00	ODK Capital, LLC, c/o Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008
5567886	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 29 2023 18:52:50	Oollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
5567887	+ EDI: AGFINANCE.COM	Dec 29 2023 23:44:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5567888	EDI: PENNDEPTREV	Dec 29 2023 23:44:00	PA Department of Revenue, P.O. Box 280946, Harrisburg, PA 17128-0946
5567888	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2023 18:45:00	PA Department of Revenue, P.O. Box 280946, Harrisburg, PA 17128-0946
5568112	EDI: PENNDEPTREV	Dec 29 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5568112	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2023 18:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5567894	+ Email/Text: mtgbk@shellpointmtg.com	Dec 29 2023 18:45:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
5567896	+ EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5567897	+ EDI: SYNC	Dec 29 2023 23:44:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5567901	^ MEBN	Dec 29 2023 18:41:34	Westlake Portfolio Management, LLC, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
5567904	Email/Text: bkfilings@zwickerpc.com	Dec 29 2023 18:45:00	Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 31, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
James K Jones	on behalf of Debtor 1 Lynn C. Schadle jkj@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;rec@cclawpc.com
James K Jones	on behalf of Debtor 2 Diane A. Schadle jkj@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;rec@cclawpc.com
Jeffrey C Clark	on behalf of Creditor Sheetz Electrical Inc. jclark@wwwpalaw.com, dwilliamson@wwwpalaw.com
Lawrence V. Young	lyoung@cgalaw.com pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael Patrick Farrington	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING mfarrington@kmllawgroup.com
Robert E Chernicoff	on behalf of Debtor 2 Diane A. Schadle rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jkj@cclawpc.com
Robert E Chernicoff	on behalf of Debtor 1 Lynn C. Schadle rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jkj@cclawpc.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Lynn C. Schadle**  
First Name Middle Name Last Name  
Debtor 2 **Diane A. Schadle**  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **1:23-bk-02165-HWV**

Social Security number or ITIN xxx-xx-3039

EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-8110

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lynn C. Schadle

Diane A. Schadle

By the  
court:

12/29/23



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**